

United States Bankruptcy Court
District of Arizona

In re:
MICHAEL A BRADLEY
Debtor

Case No. 17-12529-BKM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0970-2

User: admin
Form ID: 309A

Page 1 of 2
Total Noticed: 38

Date Rcvd: Oct 30, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 01, 2017.

db +MICHAEL A BRADLEY, 4410 N 14TH ST #7, PHOENIX, AZ 85014-4577
docprep +SHERI A (AZCLDP 81482) BARRIOS, 723 W. POLK ST., PHOENIX, AZ 85007-2538
14767798 +ATLANTIC CREDIT & FINANCE INC., P.O. BOX 2001, WARREN MI 48090-2001
14767799 +BRIDGECREST, P.O. BOX 29018, PHOENIX AZ 85038-9018
14767800 +CAMELBACK FINANCE INC., 5005 N. BLACK CANYON HWY, PHOENIX AZ 85015-2720
14767802 CCB CREDIT SERVICE, 5300 S 6TH STREET, SPRINGFIELD IL 62703-5184
14767804 +CJ AUTO INC, P.O. BOX 6834, MESA AZ 85216-6834
14767805 +CONSTAR FINANCIAL SERVICES LLC, 3561 W. BELL RD., PHOENIX AZ 85053-2965
14767807 ++CORTRUST BANK, PO BOX 7030, MITCHELL SD 57301-7030
(address filed with court: CORTRUST BANK, 500 E. 60 TH ST. N., SIOUX FALLS SD 57104)
14767812 +ERC, P.O. BOX 57547, JACKSONVILLE FL 32241-7547
14767814 ++GATESTONE, P.O. BOX 101928, DEPT 4947A, BIRMINGHAM AL 35210-6928
14767818 +MERCANTILE, P.O. BOX 9054, WILLIAMSVILLE NY 14231-9054
14767819 +MID AMERICA BANK & TRUST, P.O. BOX 400, DIXON MO 65459-0400
14767821 +MONTERY COLLECTIONS, 4095 AVENIDA DE LA PLATA, OCEANSIDE CA 92056-5802
14767822 +MOTOR VEHICLE TAX BILL, CITY OF WEST HAVEN, P.O. BOX 401, WEST HAVEN CT 06516-0401
14767824 +NORTHLAND GROUP, P.O. BOX 390905, MAIL CODE CBK2, MINNEAPOLIS MN 55439-0905
14767826 +SYNERGETIC COMMUNICATION, 5450 NORTHWEST CENTER STE 1000, HOUSTON TX 77007
14767827 +TAXSERVE CAPITAL SERVICES LLC, 21 OAK ST. STE 310, HARTFORD CT 06106-8008
14767830 +VISIONS OPTIQUE & EYECARE, 18291 N. PIMA RD. STE 120, SCOTTSDALE AZ 85255-6224

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr EDI: QMGAUGHAN.COM Oct 30 2017 23:43:00 MAUREEN GAUGHAN, PO BOX 6729,
CHANDLER, AZ 85246-6729

smg EDI: AZDEPREV.COM Oct 30 2017 23:43:00 AZ DEPARTMENT OF REVENUE, BANKRUPTCY & LITIGATION,
1600 W. MONROE, 7TH FL., PHOENIX, AZ 85007-2650
14767797 +EDI: AMEREXP.COM Oct 30 2017 23:43:00 AMERICAN EXPRESS, P.O. BOX 981537,
EL PASO TX 79998-1537
14767801 +EDI: CAPITALONE.COM Oct 30 2017 23:43:00 CAPITAL ONE, P.O. BOX 30281,
SALT LAKE CITY UT 84130-0281
14767803 +E-mail/Text: bmg.bankruptcy@centurylink.com Oct 30 2017 23:54:53 CENTURYLINK,
PO BOX 660068, DALLAS TX 75266-0068
14767806 +EDI: CONVERGENT.COM Oct 30 2017 23:43:00 CONVERGENT OUTSOURCING, 800 SW 39TH ST.,
RENTON WA 98057-4975
14767808 +EDI: CCS.COM Oct 30 2017 23:43:00 CREDIT COLLECTION SERVICES, 725 CANTON ST.,
NORWOOD MA 02062-2679
14767809 EDI: RCSFNBMARIN.COM Oct 30 2017 23:43:00 CREDIT ONE BANK, P.O. BOX 98873,
LAS VEGAS NV 89193-8873
14767810 +EDI: DCI.COM Oct 30 2017 23:43:00 DIVERSIFIED CONSULTANTS, INC., P.O. BOX 551268,
JACKSONVILLE FL 32255-1268
14767811 +EDI: TSYS2.COM Oct 30 2017 23:43:00 DSNB/MACYS, P.O. BOX 8218, MASON OH 45040-8218
14767813 +EDI: AMINFOFP.COM Oct 30 2017 23:43:00 FIRST PREMIER BANK, 3820 N. LOUISE AVENUE,
SIOUX FALLS SD 57107-0145
14767815 EDI: HY11.COM Oct 30 2017 23:43:00 HYUNDAI MOTOR FINANCE COMPANY, P.O. BOX 20829,
FOUNTAIN VALLEY CA 92728-0829
14767816 +EDI: IIC9.COM Oct 30 2017 23:43:00 IC SYSTEMS, P.O. BOX 64437, SAINT PAUL MN 55164-0437
14767817 EDI: FORD.COM Oct 30 2017 23:43:00 KIA MOTORS FINANCE, P.O. BOX 20825,
FOUNTAIN VALLEY CA 92728-0825
14767820 +EDI: MID8.COM Oct 30 2017 23:43:00 MIDLAND FUNDING LLC, 2365 NORTHSIDE DR. #300,
SAN DIEGO CA 92108-2709
14767823 +EDI: NFCU.COM Oct 30 2017 23:43:00 NAVY FEDERAL CREDIT UNION, P.O. BOX 5503,
MERRIFIELD VA 22119-0001
14767825 +E-mail/Text: bankruptcy@progfinance.com Oct 30 2017 23:54:52 PROGRESSIVE LEASING,
256 W. DATA DR., DRAPER UT 84020-2315
14767828 +EDI: WTRRNBNK.COM Oct 30 2017 23:43:00 TD BANK USA/TARGET CREDIT, P.O. BOX 673,
MINNEAPOLIS MN 55440-0673
14767829 +EDI: URSI.COM Oct 30 2017 23:43:00 UNITED RECOVERY SYSTEMS, P.O. BOX 722910,
HOUSTON TX 77272-2910

TOTAL: 19

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '+++' were transmitted to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(e).

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 01, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 30, 2017 at the address(es) listed below:

MAUREEN GAUGHAN mgaughan@ecf.epiqsystems.com,maureen@mgaughan.com
SHERI A (AZCLDP 81482) BARRIOS sheridocprep@gmail.com
U.S. TRUSTEE USTPRegion14.PX.ECF@USDOJ.GOV

TOTAL: 3

Information to identify the case:

Debtor 1 **MICHAEL A BRADLEY**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

United States Bankruptcy Court **District of Arizona**
Case number: **2:17-bk-12529-BKM**

Social Security number or ITIN **xxx-xx-2792**
EIN
Social Security number or ITIN
EIN
Date case filed for chapter **7 10/23/17**

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Your case could be dismissed if you do not file the required documents, fail to appear at the meeting of creditors or if you do not provide photo identification and proof of social security number to the trustee at the meeting.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	MICHAEL A BRADLEY	
2. All other names used in the last 8 years		
3. Address	4410 N 14TH ST #7 PHOENIX, AZ 85014	
4. Debtor's attorney Name and address	MICHAEL A BRADLEY 4410 N 14TH ST #7 PHOENIX, AZ 85014	Contact phone _____ Email: None
5. Bankruptcy trustee Name and address	MAUREEN GAUGHAN PO BOX 6729 CHANDLER, AZ 85246-6729	Contact phone 480-899-2036 Email: None

For more information, see page 2 >

Official Form 309A (For Individuals or Joint Debtors) **Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

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6. Bankruptcy clerk's office	U.S. Bankruptcy Court, Arizona 230 North First Avenue, Suite 101 Phoenix, AZ 85003-1727	Office Hours: 9:00 am – 4:00 pm Monday–Friday
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .		Contact Phone: (602) 682–4000 Date: 10/30/17
7. Meeting of creditors	November 27, 2017 at 09:00 AM	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	US Trustee Meeting Room, 230 N. First Avenue, Suite 102, Phoenix, AZ
8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 1/26/18
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p>You must file a complaint:</p> <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	